



# TRICARE®

*Your Military Health Plan*

## TRICARE Benefits/Programs for the National Guard and Reserve During Deactivation

Presenter Name  
Month DD, YYYY



Updated February 2011

# Today's Agenda

- What Is TRICARE?
- TRICARE Eligibility
- Medical Coverage
- Other Important Information
- For Information and Assistance



Photo courtesy of The National Guard



# What Is TRICARE?

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TRICARE is...

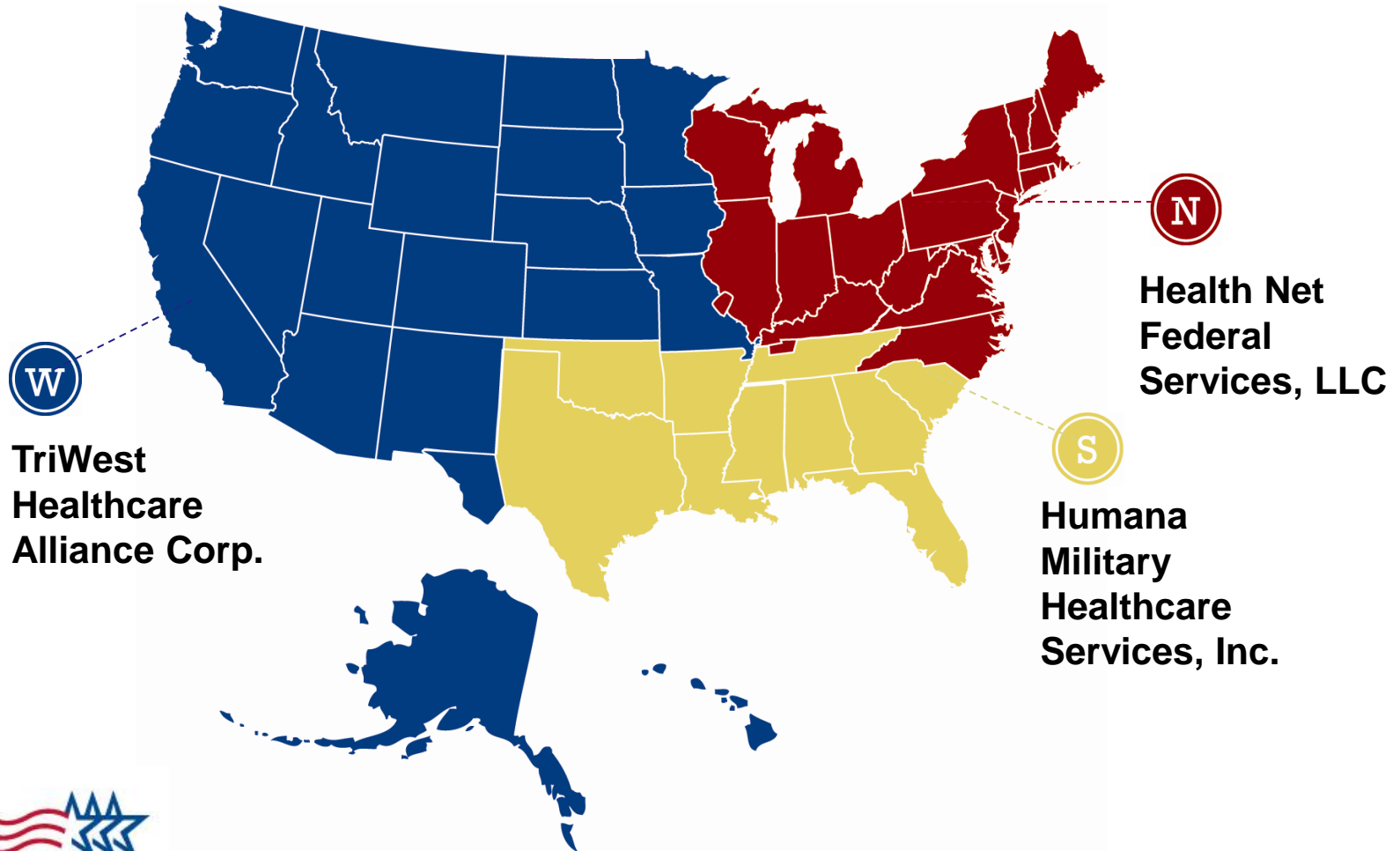
- ... the **health care program** for active duty service members, National Guard and Reserve members, retirees, family members, survivors, and certain former spouses worldwide.
- ... a **network of military and civilian health care professionals** working together to foster, protect, sustain, and restore health for those entrusted to their care.



## What Is TRICARE?

### TRICARE Stateside Regions (50 United States & Washington, DC)

TRICARE is available worldwide and managed regionally



## Take Action! Register Your Family in DEERS

**Registration in DEERS is key to TRICARE eligibility**

Register your family members in the Defense Enrollment Eligibility Reporting System (DEERS)

- In person at a uniformed services identification (ID) card-issuing facility: [www.dmdc.osd.mil/rsl/owa/home](http://www.dmdc.osd.mil/rsl/owa/home)
- By sending changes and required documentation to:

Defense Manpower Data Center Support Office (DMDC)  
400 Gigling Road  
Seaside, CA 93955-6771



## TRICARE Eligibility

# **Take Action! Register Your Family in DEERS**

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- Proper documentation is required
- To verify eligibility
  - Go to [www.mydodbenefits.dmdc.mil](http://www.mydodbenefits.dmdc.mil)
  - Local MTF's Patient Admin Office
  - Contact your Service's personnel office



## TRICARE Eligibility

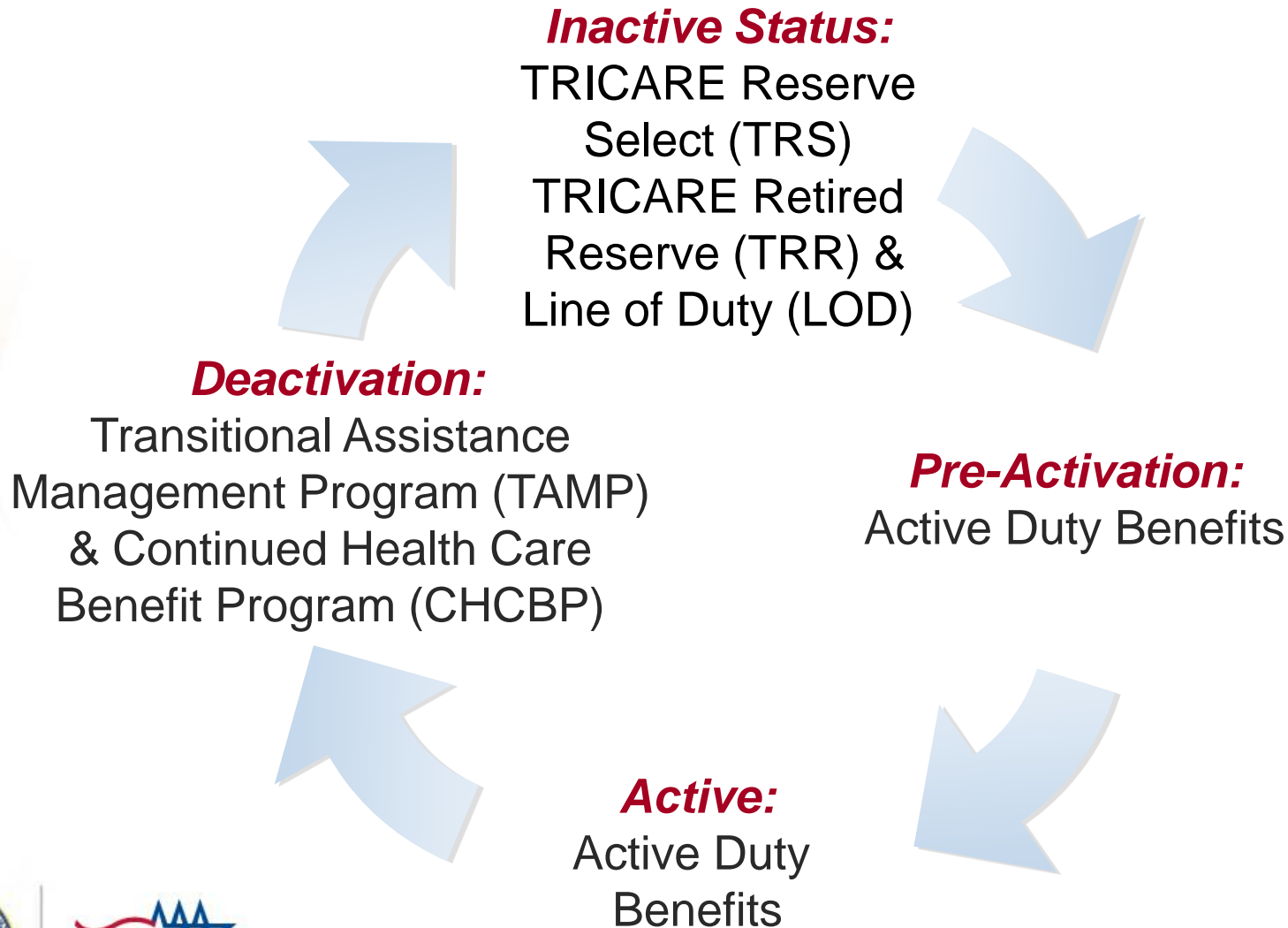
# Updating DEERS

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- Keep your contact information up to date:
  - Online: [www.dmdc.osd.mil/appj/address/](http://www.dmdc.osd.mil/appj/address/)
  - By Phone: 1-800-538-9552
  - By Fax: 1-831-655-8317
  - Visit an ID card-issuing facility: [www.dmdc.osd.mil/rsl/owa/home](http://www.dmdc.osd.mil/rsl/owa/home)
- More information: [www.tricare.mil/DEERS](http://www.tricare.mil/DEERS)
- Remember to register/update DEERS whenever there is a change in the family (marriage, birth, adoption, divorce, death, etc.) or when you move



## TRICARE Eligibility Coverage Life Cycle



## Medical Coverage

# Transitional Assistance Management Program (TAMP)



Photo courtesy of Flickr user Herald Post

- Guard/Reserve active duty served more than 30 consecutive days in support of a contingency operation
- 180 days of transitional health care benefits
- Begins **the day after** you separate from active duty
- All beneficiaries covered as active duty family members; **including the service member**
- Reenrollment necessary for TRICARE Prime (where locally available)

**Note:** TAMP does not cover Line of Duty (LOD) care.



## Medical Coverage

# TAMP: Program Options

- TRICARE Standard: Available worldwide
- TRICARE Extra: Available in the U.S.
- TRICARE Prime: Available in Prime Service Areas (PSAs)
- US Family Health Plan (USFHP): Available in six designated areas in the United States
- Overseas information:  
[www.tricare.mil/overseas](http://www.tricare.mil/overseas)



## Medical Coverage

# TRICARE Standard and TRICARE Extra: Getting Care

- No referrals necessary
  - Certain services require prior authorization
  - In the event of an emergency, call 911 or go to the nearest hospital
- Locate a MTF for space-available care
  - MTF locator: [www.tricare.mil/mtf](http://www.tricare.mil/mtf)
- For TRICARE Extra, locate a TRICARE Network provider
  - Contact the TRICARE regional contractor, check their website, visit a TRICARE Service Center (TSC)



## Medical Coverage

# TRICARE Standard and TRICARE Extra: Getting Care

- For TRICARE Standard, locate a non-network TRICARE-authorized provider
  - Check your phone book or [www.tricare.mil/findaprovider](http://www.tricare.mil/findaprovider)
  - Ask provider's office, "Do you accept TRICARE?"
    - If not, invite the provider to become TRICARE authorized
    - Give your provider the phone number of your regional contractor or send them to [www.tricare.mil/providers/BecomeANonNetworkProvider.aspx](http://www.tricare.mil/providers/BecomeANonNetworkProvider.aspx)



## Medical Coverage

# TRICARE Standard and TRICARE Extra: Costs

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- Annual deductible based on sponsor's pay grade
  - E4 and below: \$50 per individual or \$100 per family
  - E5 and above: \$150 per individual or \$300 per family
- Cost shares/copayments for sponsor **and** covered family members same as those for active duty family members
  - Outpatient: 15% for network and 20% for non-network
  - Inpatient: daily rate (adjusted annually) with a \$25 minimum
- Catastrophic cap: \$1000/family for covered medical service
- For the most up-to-date cost information, visit [www.tricare.mil/costs](http://www.tricare.mil/costs)



## Medical Coverage

# TRICARE Prime: Enrollment

- Enroll via the Beneficiary Web Enrollment (BWE) site at <https://www.dmdc.osd.mil/appj/bwe/>
- Fill out the *TRICARE Prime Enrollment Application and PCM Change Form* (DD Form 2876): [www.tricare.mil/forms](http://www.tricare.mil/forms)

**Note:** Family members enrolled in TRICARE Prime during sponsor's activation period **need to re-enroll** when sponsor comes off active duty status



**Beneficiary Web Enrollment**

Home Log On

Welcome to TRICARE's Beneficiary Web Enrollment

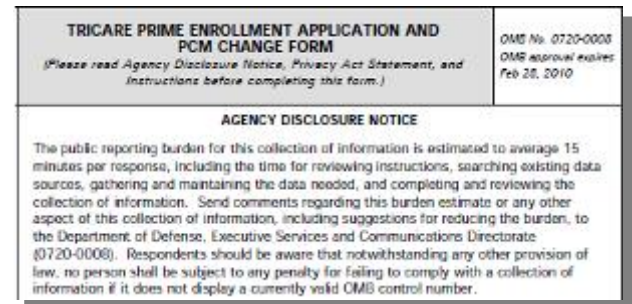
**AGENCY DISCLOSURE NOTICE**

The public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Department of Defense, Executive Services and Communications Directorate (0720-0008). Respondents should be aware that notwithstanding any other provision of law, no person shall be subject to any penalty for failing to comply with a collection of information if it does not display a currently valid OMB control number.

**PRIVACY ACT STATEMENT**

**AUTHORITY:** 5 U.S.C. 552a, 10 U.S.C. 1079 and 1096, 50 FR 40318, 65 FR 50466, May 15, 2000.

**PRINCIPAL PURPOSE(S):** To evaluate eligibility for medical care provided by civilian sources to Military Health Services System beneficiaries applying for coverage under the TRICARE Program (32 CFR 159.1-1).



**TRICARE PRIME ENROLLMENT APPLICATION AND PCM CHANGE FORM**  
(Please read Agency Disclosure Notice, Privacy Act Statement, and Instructions before completing this form.)

**AGENCY DISCLOSURE NOTICE**

The public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing the burden, to the Department of Defense, Executive Services and Communications Directorate (0720-0008). Respondents should be aware that notwithstanding any other provision of law, no person shall be subject to any penalty for failing to comply with a collection of information if it does not display a currently valid OMB control number.

OMB No. 0720-0008  
OMB approval expires Feb 28, 2010



## Medical Coverage

# TRICARE Prime: Getting Care

- Affordable and comprehensive health care coverage
- Primary care manager (PCM) delivers most routine care



## Medical Coverage

# TRICARE Prime: Getting Care

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- PCM coordinates urgent and specialty care (*referrals required*)
- For emergencies, call 911 or go to the nearest emergency room



## Medical Coverage

# TRICARE Prime: Costs for ADSMs and ADFMs

- No enrollment fees, deductibles, or cost-shares
- Pharmacy copayments apply when using civilian pharmacies
- Point-of-service (POS) option available
- Catastrophic cap: \$1,000/family for **covered** medical services



## Medical Coverage

# US Family Health Plan (USFHP)

- TRICARE Prime option
- Available in six service areas across the country
- Service member/sponsor can enroll
- USFHP participants are not eligible for health care or pharmacy services at MTFs
- More information: [www.usfhp.com](http://www.usfhp.com)



## Getting Care

# Behavioral Health Care Services

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- **Emergency services:** Required when an individual considers himself or herself, or is perceived by others to be, an immediate risk to self or others
  - Call **911** or go to the nearest emergency care facility
  - Call the **National Suicide Prevention Lifeline** at 1-800-273-8255
- **When covered by TRICARE** (activation cycle or TRICARE Reserve Select)
  - **Telemental Health Program:** Connects beneficiaries with off-site providers through audio-visual conferencing
  - **Outpatient services:** Behavioral health services provided without an overnight stay



## Getting Care

# Behavioral Health Care Services

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- **Inpatient services:** Require an overnight stay  
(e.g., substance abuse “rehab” programs)
- **TRICARE Assistance Program (TRIAP):** (active duty benefit)
  - Provides online, non-medical counseling from your home
- For more information, visit [www.tricare.mil/mentalhealth](http://www.tricare.mil/mentalhealth)



## Medical Coverage

# TRICARE Reserve Select (TRS): Step 1 – Qualify

- Selected Reserve Member may qualify if:
  - Not eligible for, or enrolled in, Federal Employees Health Benefits (FEHB) program
  - For more information, visit [www.tricare.mil/trs](http://www.tricare.mil/trs)
- Log onto the “*Reserve Component Purchased TRICARE Application*”
  1. Follow the instructions to qualify
  2. If qualified, print-out and sign the completed DD Form 2896-1, *Reserve Component Health Coverage Request* form



DMDC Information and Technology for Better Decision Making

**DMDC Reserve Component Purchased TRICARE Application (RCPTA)**

**Welcome to RCPTA!**

DMDC Reserve Component Purchased TRICARE Application (RCPTA) is a premium-based health plan for qualified members and their families.

**Please select an authentication type and click on the Continue button**

☒ RC Member (CAC, DFAS Account, DS Logon)

☐ Verifying Officer

[Continue](#)

If you have any questions regarding your TRICARE Reserve Select eligibility, please contact your Reserve Representative at <http://ra.defense.gov>



## Medical Coverage

# TRICARE Reserve Select: Step 2 – Purchase

- Mail
  1. Signed and completed request form (DD Form 2896-1)
  2. To TRICARE contractor address on form
  3. Make initial premium payment as indicated on form

**Note:** For continuous TRICARE coverage, National Guard and Reserve members can purchase TRS up to 60 days before TAMP ends, but no later than 30 days after TAMP ends



Photo courtesy of the National Guard



## Medical Coverage

# TRICARE Reserve Select: Getting Care

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- No referrals necessary
  - Certain services require prior authorization
  - In the event of an emergency, call 911 or go to the nearest hospital
- Locate a MTF for space-available care
  - MTF locator: [www.tricare.mil/mtf](http://www.tricare.mil/mtf)
- For TRICARE Extra, locate a TRICARE network provider
  - Contact the TRICARE regional contractor, check their website, visit a TRICARE Service Center (TSC)



## Medical Coverage

# TRICARE Reserve Select: Getting Care

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- For TRICARE Standard, locate a non-network TRICARE-authorized provider
  - Check your phone book or [www.tricare.mil/findaprovider](http://www.tricare.mil/findaprovider)
  - Ask provider's office, "Do you accept TRICARE?"
    - If not, invite the provider to become TRICARE authorized
    - Give your provider the phone number of your regional contractor or send them to [www.tricare.mil/providers/BecomeANonNetworkProvider.aspx](http://www.tricare.mil/providers/BecomeANonNetworkProvider.aspx)



## Medical Coverage

### TRS: Costs

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- Monthly premiums (calendar year 2011)
  - \$ 53.16 Member-only coverage
  - \$197.76 Member-and-family coverage
- Annual deductible based on sponsor's pay grade:
  - E4 and below: \$50 per individual or \$100 per family
  - E5 and above: \$150 per individual or \$300 per family



## Medical Coverage

### TRS: Costs

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- Cost shares/copayments for sponsor **and** covered family members same as those for active duty family members
  - Outpatient: 15% for network and 20% for non-network
  - Inpatient: daily rate (adjusted annually) with a \$25 minimum
- Catastrophic cap: \$1000/family for covered medical services
- For the most up-to-date cost information, visit [www.tricare.mil/costs](http://www.tricare.mil/costs)



## Medical Coverage

# TRICARE Retired Reserve (TRR): Step 1 – Qualify

- Retired Reserve Member may qualify if:
  - Not eligible for, or enrolled in, Federal Employees Health Benefits (FEHB) program
  - For more information, visit [www.tricare.mil/trr](http://www.tricare.mil/trr)
- Log onto the “*Reserve Component Purchased TRICARE Application*”
  1. Follow the instructions to qualify
  2. If qualified, print-out and sign the completed DD Form 2896-1, *Reserve Component Health Coverage Request* form

DMDC Information and Technology for Better Decision Making

**DMDC Reserve Component Purchased TRICARE Application (RCPTA)**

Welcome to RCPTA!

DMDC Reserve Component Purchased TRICARE Application (RCPTA) is a premium-based health plan for qualified members and their families.

Please select an authentication type and click on the Continue button

☒ RC Member (CAC, DFAS Account, DS Logon)

☐ Verifying Officer

Continue

If you have any questions regarding your TRICARE Reserve Select eligibility, please contact your Reserve Representative at <http://ra.defense.gov>



## **TRICARE Retired Reserve: Step 2 – Purchase**

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- Mail
  1. Signed request form (DD Form 2896-1)
  2. To TRICARE contractor address on form
  3. Enclose initial premium payment amount indicated on form



## Medical Coverage

# TRICARE Retired Reserve: Getting Care

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- No referrals necessary
  - Certain services require prior authorization
  - In the event of an emergency, call 911 or go to the nearest hospital
- Locate a MTF for space-available care
  - MTF locator: [www.tricare.mil/mtf](http://www.tricare.mil/mtf)
- For TRICARE Extra, locate a TRICARE Network provider
  - Contact the TRICARE regional contractor, check their website, visit a TRICARE Service Center (TSC)



## Medical Coverage

# TRICARE Retired Reserve: Getting Care

- For TRICARE Standard, locate a non-network TRICARE-authorized provider
  - Check your phone book or [www.tricare.mil/findaprovider](http://www.tricare.mil/findaprovider)
  - Ask provider's office, "Do you accept TRICARE?"
    - If not, invite the provider to become TRICARE authorized
    - Give your provider the phone number of your regional contractor or send them to [www.tricare.mil/providers/BecomeANonNetworkProvider.aspx](http://www.tricare.mil/providers/BecomeANonNetworkProvider.aspx)



## Medical Coverage

### TRR: Costs

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- Monthly premiums (calendar year 2011)
  - \$ 408.01 Member-only coverage
  - \$1,020.05 Member-and-family coverage
- Annual deductible \$150 per individual or \$300 per family
- Cost shares/copayments for sponsor **and** covered family members
  - Outpatient: 20% for network and 25% for non-network
  - Inpatient: daily rate (adjusted annually) with a \$25 minimum
- Catastrophic cap: \$3,000/family per fiscal year for covered medical services
- For the most up-to-date cost information, visit [www.tricare.mil/costs](http://www.tricare.mil/costs)



## Medical Coverage

# Line of Duty Care



Photo courtesy of the U.S. Army

- Limited to illnesses, injuries, and diseases incurred or aggravated in the line of duty
- Includes injuries sustained while traveling to and from your duty station
- Must have a Line of Duty determination (LOD)
- Care provided at military hospitals or clinics or coordinated by the Military Medical Support Office (MMSO)

**Note:** TAMP does not cover Line of Duty (LOD) care.



## Medical Coverage

# Continued Health Care Benefit Program (CHCBP)

- Similar to COBRA continuation health coverage
  - 18 months of temporary, premium-based coverage
  - \$988/quarter for individual coverage
  - \$2,213/quarter for family coverage
- CHCBP eligibility begins the **day after** you lose active-duty TRICARE coverage or TAMP coverage ends
  - Must enroll within **60 days** of loss of military benefits and pay quarterly premiums
- Administered by Humana Military Healthcare Services for all regions
  - 1-800-444-5445
  - [www.humana-military.com](http://www.humana-military.com)



## Other Important Information

# Priority for Access to Military Treatment Facility Care

1	Active duty service members, including National Guard and Reserve members on active duty status
2	Active duty family members enrolled in a TRICARE Prime option
3	Retired service members, their dependents, and all others enrolled in a TRICARE Prime option
4	Active duty family members <b>not enrolled</b> in a TRICARE Prime option, and TRICARE Reserve Select beneficiaries
5	Retired service members and their dependents <b>not enrolled</b> in a TRICARE Prime option, TRICARE Retired Reserve beneficiaries, and all other eligible beneficiaries <b>not enrolled</b> in a TRICARE Prime option



## Other Important Information

# TRICARE Pharmacy Program

Pharmacy Option	Formulary		Non-Formulary
	Generic	Brand Name	
MTF Pharmacy (up to a <b>90</b> -day supply)	\$0	\$0	N/A
TRICARE Pharmacy Home Delivery (up to a <b>90</b> -day supply)	\$3	\$9	\$22
Retail Network Pharmacy (up to a <b>30</b> -day supply)	\$3	\$9	\$22
Non-Network Retail Pharmacy (up to a <b>30</b> -day supply)	TRICARE Prime: 50% cost-share after point-of-service deductible is met  Other Programs: \$9 or 20% of total cost ( <i>whichever is greater</i> ) after the annual deductible is met		TRICARE Prime: 50% cost-share after point-of-service deductible is met  Other Programs: \$22 or 20% of total cost ( <i>whichever is greater</i> ) after the annual deductible is met

Express Scripts, Inc. website: [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE)

## Other Important Information

# TRICARE Dental Program (TDP)

- Voluntary, premium-based program
- Premiums depend on sponsor's status

Service	Sponsor	One Family Member	More Than One Family Member	Sponsor and Family
Active Duty	N/A	\$12.69	\$31.72	N/A
National Guard and Reserve	\$12.69	\$31.72	\$79.29	\$91.98
Individual Ready Reserve	\$31.72	\$31.72	\$79.29	\$111.01

TDP website: [www.TRICAREdentalprogram.com](http://www.TRICAREdentalprogram.com)



## Other Important Information

# TRICARE and Other Health Insurance

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- TRICARE serves as the secondary payer.
- If you have other health insurance (OHI):
  - Fill out a *TRICARE Other Health Insurance Questionnaire* ([www.tricare.mil/mybenefit/Forms.do](http://www.tricare.mil/mybenefit/Forms.do))
  - Follow the referral and authorization rules for your OHI
  - Tell your provider about your OHI and TRICARE
  - Show him or her your insurance card



## Other Important Information

# Protecting Your Health Care Rights

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- Department of Defense (DoD), Uniformed Services Employment and Reemployment Rights Act (USERRA)
- Health care rights and protections include:
  - Continuing existing employer-based health plan
  - Reinstatement to employer's health plan
- DoD/National Committee for Employer Support of the Guard and Reserve (NCESGR):
  - 1-800-336-4590 or [www.esgr.org/userra](http://www.esgr.org/userra)



# For Information and Assistance

## Stateside Regional Contractors

### TRICARE North Region

Health Net Federal Services

1-877-TRICARE (1-877-874-2273)

[www.hnfs.com](http://www.hnfs.com)

### TRICARE South Region

Humana Military Healthcare Services

1-800-444-5445

[www.humana-military.com](http://www.humana-military.com)

### TRICARE West Region

TriWest Healthcare Alliance

1-888-TRIWEST (1-888-874-9378)

[www.triwest.com](http://www.triwest.com)

## General Contact Information

TRICARE Website: [www.tricare.mil](http://www.tricare.mil)

Contacts: [www.tricare.mil/contacts](http://www.tricare.mil/contacts)

MMSO: [www.tricare.mil/tma/mmsso](http://www.tricare.mil/tma/mmsso)

## Overseas Regional Contractor

International SOS Assistance, Inc.

### Eurasia-Africa:

+44-20-8762-8384

### Latin America & Canada:

+1-215-942-8393

### Pacific:

Singapore: +65-6339-2676

Sydney: +61-2-9273-2710

[www.tricare-overseas.com](http://www.tricare-overseas.com)

## Connect with TRICARE Online!



[www.tricare.mil/mediacenter](http://www.tricare.mil/mediacenter)

